Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 1 of 78

Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Georgia (State)		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

04/20

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Danielle	
	First name	First name
Write the name that is on	Brooke	
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Richardson	
license or passport	Last name	Last name
Bring your picture		
identification to your	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
meeting with the trustee.		
2. All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.	 	
	Last name	Last name
		Find
	First name	First name
	Mi dalla maraa	Middle name
	Middle name	Middle name
	Last name	Last name
	Last Harrie	Last Harrie
3. Only the last 4 digits of your Social	XXX - XX- <u>5429</u>	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer	9 xx - xx-	9 xx - xx-
Identification number (ITIN)	<u></u>	

Debtor 1 Danielle First Name	Brooke Richardso	Case number (if known)
First Name	Middle Name Last Name	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business name and Employer Identification	S I have not used any business names or	EINs. I have not used any business names or EINs.
Numbers (EIN) you have used in the las		Business name
8 years Include trade names and	Business name	Business name
doing business as name		EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	321 Carrington Ridge Number Street	Number Street
	Stockbridge Georgia 302	
	City State Zip Henry	Code City State Zip Code
	County	County
	If your mailing address is different fron above, fill it in here. Note that the court w notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill send any fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	P.O. Box	P.O. Box
	City State Z	ip Code City State Zip Code
6. Why you are choosing this distric	Check one:	Check one:
to file for bankrupto		Detition, I have ner district. Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28	J.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 3 of 78

Debtor 1 Danielle Brooke Richardson Case number (if known) First Name Middle Name Last Name Part 2: Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy Code you Bankruptcy (Form B2010)). Also, go to the top of page 1 and check the appropriate box. are choosing to file Chapter 7 under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for fee more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for ✓ No. bankruptcy within the last 8 years? Yes. District MM / DD / YYYY When District Case number District Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Relationship to you Yes. Debtor spouse who is not When District Case number, if known filing this case with MM / DD / YYYY you, or by a business Relationship to you Debtor partner, or by an District Case number, if known affiliate? MM / DD / YYYY 11. Do you rent your No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 4 of 78

Debtor 1 Danielle Brooke Richardson Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to Chapter 11 of the proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business Bankruptcy Code, debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the and are you a small procedure in 11 U.S.C. § 1116(1)(B). business debtor or debtor as defined by 11 U.S. C § 1182(1)? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor. Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy 101(51D). Code and I do not choose to proceed under Subchapter V of Chapter 11. Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{\mathbf{v}}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Number Street that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs? Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy page 4

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 5 of 78

Debtor 1 Danielle Brooke Richardson Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 6 of 78

Debtor 1 Danielle Brooke Richardson Case number (if known) First Name Middle Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded ✓ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1-49** 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Danielle Richardson Signature of Debtor 1 Signature of Debtor 2 11/9/2021 Executed on Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1 Danielle	Brooke	Richardson	Case number (if known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 1	2, or 13 of title 11, Unite	have informed the debtor(s) about ed States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the	information in the sche	dules filed with the petition is incorrect.
attorney, you do not	_	. ,		·
need to file this page.	/s/ Bobby Shane Pa	ılmer	Date 11	/9/2021
	Signature of Attorney f			MM / DD / YYYY
	Bobby Shane Palmer			
	Printed name			
	Semrad Law Firm			
	Firm name			
	235 Peachtree St Ne Number Street			
	Suite 300			
	Atlanta		Georgia	30303
	City		State	Zip Code
	J.,		2.3.0	p
	Contact phone	6786687160	Email address	bpalmer@semradlaw.com
	783345		Geor	gia
	Bar number		State	

Fill ir	this infor	mation to identify yo	our case.				
Debt	or 1	Danielle	Brook	e Richar	dson		
Debt	or 2	First Name	Middle	e Name Last N	ame		
	se, if filing)	First Name	Middle	e Name Last N	ame		
Unite	ed States E	Bankruptcy Court for	the: Northern	District of G			
	number			3)	State)		
(If kno	wn)						Check if this is
Off	ficial	Form 107					amended filing
Sta	teme	nt of Finan	cial Affairs	for Individuals	s Filing for Bankı	ruptcy	04/
infor	mation. I	f more space is no	eeded, attach a se		ig together, both are equal rm. On the top of any addit		
Part	· -	own). Answer eve e Details About Y		s and Where You Liv	ed Before		
1.		your current marita		<u> </u>			
	I ⊿I Ma						
	✓ Ma	married					
•	☐ Not	married	ro vou lived appropr	re other than where you	Llive new?		
2.	During t	married	ve you lived anywhe	re other than where you	l live now?		
2.	During t	: married the last 3 years, hav		·			
2.	During t	: married the last 3 years, hav		re other than where you			
2.	During t Not Not Puring t Yes	: married the last 3 years, hav		·	e where you live now.		Dates Debtor 2 lived there
2.	During t Not Not Puring t Yes	t married the last 3 years, have s. List all of the place		st 3 years. Do not includ Dates Debtor 1 live	e where you live now.		
2.	During t No No Yes	married the last 3 years, have s. List all of the place otor 1:		st 3 years. Do not includ Dates Debtor 1 live	e where you live now. Debtor 2:		there
2.	During t No No Ves Det	t married the last 3 years, have s. List all of the place		st 3 years. Do not includ Dates Debtor 1 live	e where you live now. Debtor 2:		there
2.	During t No No Ves Det	the last 3 years, haves. List all of the place of the pla		Dates Debtor 1 lived	Debtor 2: Same as Debtor 1		Same as Debtor 1
2.	During t No Ves Det	the last 3 years, have s. List all of the place otor 1: 7 Georgetown Court mber Street	es you lived in the la	Dates Debtor 1 lived there From 01/01/2017	Debtor 2: Same as Debtor 1 Number Street	Zip Code	Same as Debtor 1 From
2.	During t No Ves Det	the last 3 years, have s. List all of the place otor 1: 7 Georgetown Court mber Street	es you lived in the la	Dates Debtor 1 lived there From 01/01/2017	Debtor 2: Same as Debtor 1	Zip Code	Same as Debtor 1 From
2.	During t No No Ves Det 747 Nur Jon City	the last 3 years, have state last 4 years, have state last 5 years, hav	es you lived in the la	Dates Debtor 1 lived there From 01/01/2017	Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	Same as Debtor 1 From To
2.	During t No No Yes Det 747 Nur Jon City	the last 3 years, have s. List all of the place otor 1: 7 Georgetown Court mber Street	es you lived in the la	Dates Debtor 1 lived there From 01/01/2017	Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	Same as Debtor 1 From To
2.	During t No No Yes Det 747 Nur Jon City	the last 3 years, have see List all of the place otor 1: Georgetown Court mber Street desboro Georg y State	es you lived in the la	Dates Debtor 1 lived there From 01/01/2017 To 10/01/2020	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
2.	During t No Ves Pet	the last 3 years, have state last 4 years, have state last 5 years, hav	es you lived in the la	Dates Debtor 1 lived there From 01/01/2017 To 10/01/2020 From 10/01/2020	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 9 of 78

Debtor 1 Danielle Brooke Richardson Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and (before deductions and Check all that apply. exclusions) exclusions) Wages, $\overline{\mathbf{A}}$ Wages, \$38000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$45000.00 For last calendar year: commissions, commissions, (January 1 to December 31, 2020 bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$33000.00 For the calendar year before that: commissions, commissions, (January 1 to December 31, 2019) bonuses, tips bonuses, tips YYYY Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. ✓ No Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2020 YYYY For the calendar year before that: (January 1 to December 31, 2019

Debtor 1 Danielle Brooke Richardson Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,825* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Exeter Finance Llc 08/2021 \$450.00 \$15089.00 Creditor's Name Car ✓ 09/2021 \$450.00 4515 N Santa Fe Ave Dept Aps Credit card 10/2021 \$450.00 Number Street Loan repayment Oklahoma City Oklahoma 73118 Suppliers or City State Zip Code vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State Zip Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City Suppliers or State Zip Code

vendors
Other

1	Danielle		Brooke		ardson	Case number	(if known)
	First Name		Middle Name	Last	Name		
nsid orp ger	ders include your roorations of which	elatives; ar you are ar or a busine	ny general partners n officer, director, p ess you operate as	; relatives of any gerson in control, or	eneral partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
✓	No Yes. List all payn	nents to a	n insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
i nsi d Inclu	der? ude payments on o	debts guar	for bankruptcy, d anteed or cosigned benefited an insi	d by an insider.	payments or trans	sfer any property o	n account of a debt that benefited an
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

Page 12 of 78 Document

Debtor 1 Danielle Brooke Richardson Case number (if known) First Name Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City

State

Zip Code

Property was attached, seized, or levied.

Debt	or 1	Danielle	Brooke	Richardson	Case number (if known)			
		First Name	Middle Name	Last Name				_
11.		thin 90 days before you counts or refuse to mak		d any creditor, including a b ou owed a debt?	ank or financial institution,	set off any amou	ints from your	
	V	No						
	Ħ	Yes. Fill in the details.						
	Ш	103. Till ill till details.						
				Describe the action the	e creditor took	Date action	Amount	
						was taken		
		Creditor's Name		-				
		Number Street		_				
		-		_ Last 4 digits of account r	number: XXXX-			
		City State	e Zip Code	-				
		Oity Ottate	2 ip 0000					
12.		hin 1 year before you fil pointed receiver, a custo		any of your property in the pal?	possession of an assignee fo	r the benefit of o	creditors, a court-	
		No						
	$ \underline{V} $							
	Ш	Yes						
Part	5:	List Certain Gifts and	d Contributions					
13.	_	=	filed for bankruptcy, di	d you give any gifts with a to	otal value of more than \$600	per person?		
	✓							
		Yes. Fill in the details f	for each gift.					
		Gifts with a total value per person	e of more than \$600	Describe the gifts		Dates you gave the gifts	Value	
		Person to Whom You G	avo the Gift	-				
		reison to whom fou G	lave the Gilt					
		-		-				
				_				
		Number Street						
				_				
		City State	e Zip Code					
		Person's relationship to	you					
		Person to Whom You G	avo the Gift	-				
		reison to whom fou d	lave the Gilt					
		-		_				
				_				
		Number Street		-				
				_				
		Number Street City State	e Zip Code	- -				
				-				

Debt	tor 1	Danielle		Brooke	Richardson	Case number (if known)		
		First Name		Middle Name	Last Name		•	
		hin 2 years before you No Yes. Fill in the detail Gifts or contribution that total more than Word of Faith Family Charity's Name 212 Riverside Parkwan Number Street	s for each ns to chai n \$600 Cathedral	Middle Name r bankruptcy, did n gift or contribution	Last Name you give any gifts or contribu	tions with a total value of	Date you contributed 10/2021 12/2020	Value \$2200.00 \$1300.00
		City S	State	Zip Code				
Part		List Certain Losse	_					
13.		nin 1 year before you nbling? No Yes. Fill in the details Describe the prope how the loss occuri	S. rty you lo		Describe any insurance of Include the amount that in pending insurance claims of A/B: Property.	overage for the loss surance has paid. List	Date of your loss	Value of property lost
					J			
		ut seeking bankrupt ude any attorneys, bar No Yes. Fill in the details	nkruptcy p		cy petition? credit counseling agencies for Description and value of transferred		kruptcy. Date payment	
		Samrad Law Eirm			ti alioici i eu		or transfer was made	Amount of payment
		Semrad Law Firm Person Who Was Pai					was made	payment
		235 Peachtree St Ne Number Street			Attorney's Fee - 0.00			
		235 Peachtree St Ne Number Street Suite 300					was made	payment
		235 Peachtree St Ne Number Street Suite 300 Atlanta G		30303 Zip Code			was made	payment
		235 Peachtree St Ne Number Street Suite 300 Atlanta G	neorgia State				was made	payment
		235 Peachtree St Ne Number Street Suite 300 Atlanta G City S Email or website add None	deorgia State ress	Zip Code			was made	payment
		235 Peachtree St Ne Number Street Suite 300 Atlanta G City S Email or website add	deorgia State ress	Zip Code			was made	payment
		235 Peachtree St Ne Number Street Suite 300 Atlanta G City S Email or website add None Person Who Made the	eorgia otate ress ne Paymen	Zip Code			was made	payment
		235 Peachtree St Ne Number Street Suite 300 Atlanta G City S Email or website add None Person Who Made the	eorgia otate ress ne Paymen	Zip Code			was made	payment
		235 Peachtree St Ne Number Street Suite 300 Atlanta G City S Email or website add None Person Who Made th Person Who Was Pai	eorgia otate ress ne Paymen	Zip Code			was made	payment
		235 Peachtree St Ne Number Street Suite 300 Atlanta G City S Email or website add None Person Who Made th Person Who Was Pai	deorgia State ress ne Paymen d	Zip Code			was made	payment

1 Danielle	Brooke	Richardson	_ Case number (if know	vn)	
First Name	Middle Name	Last Name			
			behalf pay or transfe	er any property to any	one who promised to
No					
Yes. Fill in the details.					
		Description and value of any transferred	property	Date payment or transfer was made	Amount of payment
Person Who Was Paid		-			
Number Street		-			
		- -			
City State	Zip Code				
nd transfers that you have already No			,		3 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -
Yes. Fill in the details.					
		Description and value of prop transferred	payments	received or debts paid	Date transfer was made
Person Who Received Transfer	r	-			
Number Street		_			
City State Person's relationship to you	Zip Code	_			
Person Who Received Transfer	•	-			
Number Street		-			
City State Person's relationship to you	Zip Code	-			
eneficiary?		id you transfer any property to a se	elf-settled trust or si	milar device of which	you are a
No Yes. Fill in the details.					
_		Description and value of the	property transferre	d	Date transfer was made
Name of trust					
	First Name Ithin 1 year before you filed for elp you deal with your creditors on the include any payment or transon to include both own transfers you filed for the ordinary course of your busing clude both outright transfers and include both outright transfers and include any payment of transfers that you have already No Yes. Fill in the details. Person Who Received Transfers Number Street City State Person's relationship to you Person Who Received Transfers Number Street City State Person's relationship to you Ithin 10 years before you filed from ficiary? These are often called asset-protection in the details.	First Name Middle Name State July Code Person Who Received Transfer Number Street State July Code Person's relationship to you Person Who Received Transfer Number Street City State July Code Person's relationship to you State July Code State July Code Person's relationship to you State July Code State July Code State July Code Person's relationship to you State July Code State July Code Person's relationship to you State July Code State July Code State July Code Person's relationship to you State July Code State July Code Person's relationship to you State July Code Person Who Received Transfer Number Street	First Name	Person Who Was Paid	Titulin 1 year before you filled for bankruptcy, did you canyone else acting on your behalf pay or transfer any property to any joy ou deal with your creditors or to make payments to your creditors? No Yes. Fill in the details. Description and value of any property transfer any property transfer was Person Who Was Paid Number Street Dity State Zip Code Person Who active any property business or financial affairs? Cut due both outgint transfers make as security such as the granting of a security interest or mortgage on your property. In transfers that you have already listed on this statement. Number Street Description and value of property transfer any property or payments are celeved or debts pair in exchange. Person Who Received Transfer Number Street Description and value of property Person's relationship to you Lithin 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which needical? Number Street Description and value of the property transferred Lithin 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which needical? No Person's relationship to you Lithin 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which needical? No Person's relationship to you Lithin 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which needical? No Person's relationship to you Lithin 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which needical? No Person's relationship to you Lithin 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which needical? No Person's File of the property transferred

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 16 of 78

Debtor 1 Danielle Brooke Richardson Case number (if known) First Name Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? ■ No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? A85 Riverdale Storage Furniture, Appliances, Clothing No Name of Storage Facility Name 635 Poplar Springs Rd Yes Number Street Number Street Citv State 7in Code Riverdale 30274 Georgia

City

State

Zip Code

Debt	or 1	First Name Brooke Middle Name		ast Name	Case	e number <i>(if known</i>)	
Part	9:	Identify Property You Hold or Control	for Someor	ne Else			
23.	Do :	you hold or control any property that some	one else own	2 Include an	nroperty you be	orrowed from are storing for or hold in	trust for
20.		neone.	one erse owns	s: include any	property you be	on owed from, are storing for, or note in	trust for
		NI.					
	$ ule{}$	No					
		Yes. Fill in the details.					
			Where is t	he property?		Describe the contents	Value
		-					
		Owner's Name	NumberSt	reet			
		Number Street					
		Name of Street					
			City	State	Zip Code		
		City State Zip Code					
Part	10:	Give Details About Environmental In	formation				
For t	he p	ourpose of Part 10, the following definitions app	oly:				
	• E	Environmental law means any federal, state, or lo	ocal statute or	regulation cond	perning pollution,	contamination, releases of	
	h	azardous or toxic substances, wastes, or mater	rial into the air,	land, soil, surf	ace water, ground	dwater, or other medium,	
	in	ncluding statutes or regulations controlling the d	cleanup of thes	se substances,	wastes, or materia	al.	
		ite means any location, facility, or property as d		ny environmen	tal law, whether y	ou now own, operate, or utilize it	
	0	r used to own, operate, or utilize it, including d	isposal sites.				
		dazardous material means anything an environm			ous waste, hazar	dous substance,	
	to	oxic substance, hazardous material, pollutant, c	contaminant, o	r similar term.			
Repo	ort al	Il notices, releases, and proceedings that you ki	now about, reg	ardless of whe	en they occurred.		
24.	Has	s any governmental unit notified you that yo	ou may be liab	le or potentia	ılly liable under	or in violation of an environmental law?	•
		No					
	띨	No					
	Ш	Yes. Fill in the details.					
			Governme	ntal unit		Environmental law, if you know it	Date of
							notice
		Name of site	Governme	ntal unit			
		Number Street	NumberStr	eet			
			0.1	01-2	7:- 0 - 1		
			City	State	Zip Code		
		City State Zip Code					
25.	Hav	ve you notified any governmental unit of any	y release of ha	azardous mate	erial?		
	7	No					
	H	Yes. Fill in the details.					
	Ш	res. I iii iii de details.	0			Fording words I law 16 years I was 14	Data of
			Governme	ntai unit		Environmental law, if you know it	Date of notice
		Name of site	Governme	ntal unit			
		Nh Obh	No. 1 2:	1			
		Number Street	NumberStr	reet			
			City	State	Zin Codo		
			Oity	State	Zip Code		
		City State Zip Code					

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 18 of 78

Deb	tor 1	Danielle		Brooke	Richardson	Case nu	umber (if known)	
		First Name		Middle Name	Last Name			
26.	Hav	e you been a part	y in any judic	al or administr	ative proceeding under	any environmental	law? Include settlements and orde	rs.
		No Yes. Fill in the det	tails.					
					Court or agency	ı	Nature of the case	Status of the case
		Case title			Court Nove o			Pending
		Case number			Court Name NumberStreet			On appeal
		Case Humber			City State	Zip Code		Concluded
Part	11:	Give Details Ab	oout Your B		onnections to Any Bu			
27.	Wit	nin 4 years before	you filed for l	oankruptcy, did	l you own a business or	have any of the follo	owing connections to any business	?
		✓ A sole propri	etor or self-er	nployed in a tra	ade, profession, or othe	r activity, either full-t	ime or part-time	
		_		ility company (L	LC) or limited liability pa	artnership (LLP)		
		A partner in a	-	naging executiv	re of a corporation			
		An owner of	at least 5% of	the voting or e	equity securities of a cor	poration		
		No. None of the a						
	✓	Yes. Check all tha	at apply abov	e and fill in the	details below for each to	ousiness. ure of the business	Employer Identification n	umbar Do not
					Describe the nati	ure of the business	include Social Security no	
		Doordash, Self En Business Name	nployed		_		EIN:	
		321 Carrington Ri Number Street	dge		_			
		Stockbridge	Georgia	30281	Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code			From <u>05/2021</u> To	
					Describe the nati	ure of the business	Employer Identification no include Social Security no	
		Business Name			_		EIN:	
		Number Street			_		Dates business existed	
		City	State	Zip Code	Name of account	ant or bookkeeper		
		Oity	State	Zip Code			FromTo	
					Describe the nati	ure of the business	Employer Identification no include Social Security no	
		Business Name			_		EIN:	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code			From To	

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 19 of 78

Debtor ³	1 Danielle	Brooke	Richardson	Case number (if known)
	First Name	Middle Name	Last Name	
	editors, or other parties.		give a financial statement to	anyone about your business? Include all financial institutions,
			Date issued	
			-	
	Name		MM/DD/YYYY	
	Number Street	_		
	Tumbo. Gudot			
	City State	Zip Code		
David 40	: Sign Below			
true	and correct. I understand the	at making a false state	ment, concealing property, or	and I declare under penalty of perjury that the answers are robtaining money or property by fraud in connection with ars, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Danielle Ric	shardson	×	
	Signature of Debt			Signature of Debtor 2
	Data 44/0/0004			Date
	Date 11/9/2021			
Did	you attach additional pages t	o Your Statement of Fi	nancial Affairs for Individuals	Filing for Bankruptcy (Official Form 107)?
V	No			
Ш	Yes			
Did	you pay or agree to pay some	one who is not an attor	ney to help you fill out bankr	uptcy forms?
✓	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Fill in this	information to identify your c	ase:				
Debtor 1	Danielle	Brooke	Richards	son		
Debtor 2	First Name	Middle Na	me Last Nar	me		
(Spouse, if f	iling) First Name	Middle Na	me Last Nar	me		
United St	ates Bankruptcy Court for the:	Northern	District of Ge			
Case nun	nber		(Sta	ate)		
Officia	al Form 106A/B					Check if this is an amended filing
Sche	dule A/B: Prope	rty				12/1
category responsib write you	ategory, separately list and d where you think it fits best. E le for supplying correct infor r name and case number (if k Describe Each Residend	Be as complete and mation. If more spannown). Answer ever	d accurate as possible ace is needed, attach ery question.	e. If two married peo a separate sheet to	ple are filing together, both this form. On the top of any	are equally
1. Do you	u own or have any legal or ed No. Go to Part 2	juitable interest in	any residence, buildi	ng, land, or similar p	property?	
	Yes. Where is the property?					
1.1	Street address, if available, or		What is the property? Single-family home Duplex or multi-uni		the amount of any sec	d claims or exemptions. Put ured claims on <i>Schedule D:</i> laims <i>Secured by Property</i> .
			Condominium or co	ooperative	Current value of the entire property?	Current value of the portion you own?
	Number Street City State	Zip Code	Land Investment property Timeshare Other	у	Describe the nature interest (such as fee the entireties, or a li	simple, tenancy by
	ony onac	·	Who has an interest in one.	n the property? Chec		ommunity property)
			Debtor 1 only Debtor 2 only Debtor 1 and Debto At least one of the c	or 2 only debtors and another		
					this item, such as local	
			property identification			
1.2	own or have more than one, li Street address, if available, or		What is the property? Single-family home Duplex or multi-uni		the amount of any sec Creditors Who Have Co	d claims or exemptions. Put ured claims on <i>Schedule D:</i> laims Secured by Property.
			Condominium or co	•	Current value of the entire property?	Current value of the portion you own?
	Number Street		Land Investment property Timeshare	y	Describe the nature interest (such as fee the entireties, or a li	simple, tenancy by
	City State		Who has an interest in one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor		Check if this is c	ommunity property
			At least one of the o	debtors and another wish to add about t	this item, such as local	

Official Form 106A/B Schedule A/B: Property page 1

Debtor 1		Brooke		ase number (if known)		
	First Name	Middle Name	Last Name			
1.3	et address, if available, or oth		What is the property? Check all that apply Single-family home	the amou	ınt of any secui	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
			Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Current entire pr	value of the operty?	Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	interest	(such as fee si	your ownership imple, tenancy by estate), if known.
·			Who has an interest in the property? Ch Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another		ck if this is coi instructions)	mmunity property
			Other information you wish to add abou	this item, such as I	ocal	
you ha Part 2: Do you ow you own the	Describe Your Vehicle vn, lease, or have legal or nat someone else drives. If y ns, trucks, tractors, sport uti	S equitable interes ou lease a vehicle,	st in any vehicles, whether they are regis	tered or not? Include	e any vehicles	
3.1	Make Model: Year: Approximate mileage: Other information: 2017 Dodge Journey	Dodge Journey 2017 80000	Who has an interest in the property one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and and instructions)	the amo Creditors Current entire p \$15187.	unt of any secu s Who Have Cla value of the roperty?	claims or exemptions. Put ared claims on <i>Schedule D: hims Secured by Property.</i> Current value of the portion you own? \$15187.00
3.2	Make Model: Year: Approximate mileage: Other information: 2017 Chevrolet Equinox	Chevrolet Equinox 2017 95000	Who has an interest in the property one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and other community propinstructions)	the amo Creditors Current entire p \$14688.	unt of any secu s Who Have Cla value of the roperty?	claims or exemptions. Put tred claims on <i>Schedule D:</i> tims Secured by Property. Current value of the portion you own? \$7344.00

	Danielle First Name	Brooke Middle Name	Richardson Last Name	Case numbe	¥r (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions)	nly is and another	the amount of any secu	claims or exemptions. Pu ired claims on <i>Schedule L</i> aims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:	<u> </u>	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or		the amount of any secu	claims or exemptions. Pu ured claims on Schedule L aims Secured by Property. Current value of the portion you own?
			At least one of the debtor Check if this is communinstructions)			
		•	er recreational vehicles, other, fishing vessels, snowmobiles,	•		
Exa	mples: Boats, trailers, motor No Yes	•		motorcycle accessori property? Check hly is and another	Do not deduct secured the amount of any secu	claims or exemptions. Pu ured claims on <i>Schedule L</i> aims Secured by Property. Current value of the portion you own?

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 23 of 78

Debtor 1 Danielle Brooke Richardson Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used furniture \$3000.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used electronics \$2000.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Pistol Yes. Describe... \$250.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$5250.00 for Part 3. Write that number here

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 24 of 78

Debtor 1 Danielle Brooke Richardson Case number (if known) First Name Middle Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: Wells Fargo \$200.00 17.2. Checking account: 17.3. Savings account: \$200.00 Wells Fargo 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ✓ Yes \$200.00 TD Ameritrade Account 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Debt	tor 1 Danielle	Brooke	Richardson	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments i	orate bonds and other negotials include personal checks, cashiers' ents are those you cannot transfer	checks, promissory note	s, and money orders.	
	Yes. Give specific information about them	Issuer name:			. ,
21.			, thrift savings accounts,	or other pension or profit-sharing plans	
	No ✓ Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:	Fidelity 401k through E	mployer	\$120.00
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
	_	Gas:			<u> </u>
		Heating oil:			
		Security deposit on rental unit:	860 South Apartment		\$200.00
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	_	or a periodic payment of money to	you, either for life or for a	a number of years)	
	✓ No Yes	Issuer name and description:			

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 26 of 78

Debt	tor 1 Danielle First Name	Brooke Middle N		chardson st Name	Case numbe	er (if known)	
24.		education IRA, in an acc 0(b)(1), 529A(b), and 529(b		BLE program, o	under a qualified st	ate tuition program.	
	No Ir	nstitution name and descrip	tion. Separately file the	e records of any i	nterests.11 U.S.C. § 5	21(c):	
	_						
25.	Trusts, equitab exercisable for	le or future interests in p your benefit	roperty (other than a	anything listed i	n line 1), and rights o	or powers	
	✓ No Yes. Describ	oe					
26.	Examples: Intern	ghts, trademarks, trade s					
	Yes. Describ	e					
27.		hises, and other generaling permits, exclusive licens	-	iation holdings, li	quor licenses, professi	ional licenses	
	✓ No Yes. Describ	pe					
Mor	ney or property	owed to you?					Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owe	ed to you					·
		ecific information				Federal:	\$0.00
	you alre	hem, including whether eady filed the returns tax years				State:	\$0.00
29.	Family support					Local:	\$0.00
	Examples: Past d	ue or lump sum alimony, s	oousal support, child	support, mainten	ance, divorce settleme	ent, property settlemen	t
	✓ No Yes. Give spe	ecific information				Alimony:	\$0.00
						Maintenance:	\$0.00
						Support:	\$0.00
						Divorce settlement:	\$0.00
						Property settlement:	\$0.00
30.	Examples: Unpaid	someone owes you d wages, disability insurance Security benefits; unpaid lo			, vacation pay, worker	rs' compensation,	
	✓ No Yes. Describe	e					

Deb	tor 1 Danielle	Brooke	Richardson	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance po Examples: Health, disabilit		savings account (HSA); credit, hom	neowner's, or renter's insurance	
	No ✓ Yes. Name the insurar	nce company	company name:	Beneficiary:	Surrender or refund value:
	Yes. Name the insurance company of each policy and list its value		erm life insurance through employe	<u>r</u>	\$0.00
		_			
32.	Any interest in property	that is due you from so	meone who has died		
		of a living trust, expect pro	ceeds from a life insurance policy, o	or are currently entitled to receive	
	✓ No				
	Yes. Describe				
33.	•		u have filed a lawsuit or made a once claims, or rights to sue	demand for payment	
34.	Other contingent and ur	 nliquidated claims of ev	ery nature, including countercla	ims of the debtor and rights	
	No.				
	Yes. Describe				
	Too. Describe				
35.	Any financial assets you	did not already list			
	✓ No				
	Yes. Describe				
36.		-	Part 4, including any entries for p		\$920.00
Part	5: Describe Any Rus	iness-Related Prone	arty Vou Own or Have an Inte	erest In. List any real estate in Part	1
	_		-	-	1.
37.		regar or equitable inter	est in any business-related prope	·	urrent value of the
	No. Go to Part 6.				urrent value of the ortion you own?
	Yes. Go to line 38.			Do	o not deduct secured claims exemptions
38.	Accounts receivable or	commissions you alread	dy earned		
	✓ No				
	Yes. Describe				
39.	Office equipment, furnis Examples: Business-relate		nodems, printers, copiers, fax mach	ines, rugs, telephones, desks, chairs, electro	onic devices
	✓ No				
	Yes. Describe				
		<u></u>			

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 28 of 78

Deb	tor 1 Danielle	Brooke	Richardson	Case number (if known)	
40.	First Name Machinery, fixtures, equipm	Middle Name ent, supplies you use in	Last Name business, and tools of you	r trade	
	✓ No				
	Yes. Describe				
41.	Inventory	_			ı
	No No				
	Yes. Describe				
42.	Interests in partnerships or	 joint ventures			
	V No				
	Yes. Give specific	Name	of entity:	% of ownership:	
	information about				
	them				
43.	Customer lists, mailing lists,	or other compilations		· · · · · · · · · · · · · · · · · · ·	
	No Yes. Do your lists include	personally identifiable info	rmation (as defined in 11 U.:	S.C. § 101(41A))?	
	□ No				
	Yes. Describe				
44.	Any business-related proper	ty you did not already li	st		
	√ No				
	Yes. Give specific				
	information				
					<u> </u>
	add the dollar value of all of your art 5. Write that number here			ages you have attached	
<u> </u>					
Part	If you own or have an interes			You Own or Have an Interest In.	
46.	Do you own or have any leg	al or equitable interest i	n any farm- or commercia	I fishing-related property?	
	✓ No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47.				Do not deduct secured claims or exemptions
47.	Farm animals Examples: Livestock, poultry,	farm-raised fish			
	✓ No				
	Yes. Describe				
		<u> </u>			

Debt	or 1 Danielle First Name		ichardson ast Name	Case number (if known)	
48.	Crops-either growing		ist ivalle		
40.	- N	or narvested			
	Ves. Describe				
	Tes: Bescribe				
					
49.	Farm and fishing equip	pment, implements, machinery, fixture	s, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
	I				
51.	Any farm- and comme	rcial fishing-related property you did n	ot already list		
	✓ No				
	Yes. Describe				
52 A	d the dollar value of a	II of your entries from Part 6, including	any entries for names	you have attached	
		r here			
				L	
Part 7	Describe All Pro	perty You Own or Have an Intere	st in That You Did N	ot List Above	
		perty of any kind you did not already li			
	Examples: Season ticket	s, country club membership			
	✓ No				
	Yes. Give specific information				
54. Ac	dd the dollar value of a	II of your entries from Part 7. Write tha	t number here		•
		•			
Part 8	List the Totals of	f Each Part of this Form			
55 D	lort 1. Total roal actate	e, line 2			
55. F	art 1. Total real estate	s, fine 2			
56. p	art 2 total vehicles, lin	ne 5	\$22531.00		
57. P a	art 3: Total personal ar	nd household items, line 15	\$5250.00		
58. P :	art 4: Total financial as	ssets. line 36			
		elated property, line 45	\$920.00		
		fishing-related property, line 52			
61. P	art 7: Total other prop	erty not listed, line 54			
62. T	otal personal property	Add lines 56 through 61	\$28701.00		+ \$28701.00
				Copy personal property total	
					\$28701.00
63. T c	otal of all property on S	Schedule A/B. Add line 55 + line 62			

Fill in this information to identify your case:						
Debtor 1	Danielle	Brooke	Richardson			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Georgia			
			(State)			
Case number (If known)	-					

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Par	t 1: Identify the Property You Claim	as Exempt						
1.	,							
	✓ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)							
2.	For any property you list on Schedule A/	B that you claim as e	xempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption				
		Copy the value from Schedule A/B						
	Brief description: Dodge Journey, 2017, 2017 Dodge Journey Line from	\$15,187.00	\$98.00 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(3)				
	Schedule A/B: 03							
	Brief description: Used furniture Line from	\$3,000.00	\$3,000.00 100% of fair market value, up to any	O.C.G.A. § 44-13-100(a)(4)				
	Schedule A/B: 06		applicable statutory limit					
3.	✓ No	ry 3 years after that for t	350? cases filed on or after the date of adjustment.) ithin 1,215 days before you filed this case?					

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 31 of 78

Debtor 1 Danielle Brooke Richardson Case number (if known)
First Name Middle Name Last Name

Brief description of the property and line on Schedule A/B that lists this	Current value of the portion you	Amount of the exemption you claim	Specific laws that allow exemption
property	own Copy the value from Schedule A/B	Check only one box for each exemption.	
Brief	Ф0,000,00		O.C.G.A. § 44-13-100(a)(4)
description: Used electronics	\$2,000.00	\$2,000.00	_
Line from Schedule A/B: 07		100% of fair market value, up to any applicable statutory limit	
Brief	\$200.00		O.C.G.A. § 44-13-100(a)(6)
description: Checking account, Wells	\$200.00	\$200.00	_
Fargo		100% of fair market value, up to any	
Line from <i>Schedule A/B:</i> 17		applicable statutory limit	
Brief	\$200.00	-	O.C.G.A. § 44-13-100(a)(6)
description: Savings account, Wells	φ200.00	\$200.00	_
Fargo Line from		100% of fair market value, up to any applicable statutory limit	
Schedule A/B: 17			
Brief description:	\$120.00	\$100.00	O.C.G.A. § 44-13-100(a)(2.1)
401(k) or similar plan,		\$120.00	_
Fidelity 401k through Employer		100% of fair market value, up to any applicable statutory limit	
Line from Schedule A/B: 21			
Brief	\$0.00		O.C.G.A. § 33-25-11
description: Term life insurance	φυ.υυ	\$0	_
through employer		100% of fair market value, up to any applicable statutory limit	
Line from Schedule A/B: 31		,	
Brief	\$250.00		O.C.G.A. § 44-13-100(a)(6)
description: Pistol	\$250.00	\$250.00	_
Line from Schedule A/B: 10		100% of fair market value, up to any applicable statutory limit	
Brief	\$200.00		O.C.G.A. § 44-13-100(a)(6)
description: Security deposit on	Ψ200.00	\$200.00	_
rental unit, 860 South Apartment		100% of fair market value, up to any applicable statutory limit	
Line from Schedule A/B:22			
Brief	\$200.00		O.C.G.A. § 44-13-100(a)(6)
description: TD Ameritrade Account	Ψ200.00	\$200.00	<u>_</u>
Line from		100% of fair market value, up to any	
Schedule A/B:18		applicable statutory limit	

Fill in	this infor	mation to identify your cas	se:				
Debto	or 1	Danielle First Name	Brooke Middle Name	Richardson Last Name			
Debto	or 2 e, if filing)	First Name	Medalla Nassa	Local Nicos			
		First Name	Middle Name	Last Name			
		ankruptcy Court for the:	Northern	District of Georgia (State)			
Case (If knov	number vn)					_	
		Form 106D				Ш,	Check if this is ar amended filing
Scl	hedu	le D: Credito	ors Who Hav	e Claims Secure	ed by Prop	erty	12/15
	-			are filing together, both are equa			
	-	needed, copy the Addition number (if known).	nal Page, fill it out, numb	per the entries, and attach it to t	his form. On the top	of any additional pag	jes, write your
1. I	Do any c	reditors have claims se	cured by your property	?			
ı	No. C	Check this box and subm	it this form to the court wi	th your other schedules. You hav	e nothing else to rep	ort on this form.	
i	✓ Yes.	Fill in all of the information	below.				
Part	1: List	All Secured Claims					
2.	separate	ly for each claim. If more th	•	red claim, list the creditor cular claim, list the other creditors reder according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	Exeter Fi	nance Llc	Describe the property t	hat secures the claim:	\$15,089.00	\$15,187.00	\$0.00
	Creditor's	Name Santa Fe Ave Dept Aps	2017 Dodge Journey	nat secures the claim.			
	Numbe			the claim is: Check all that apply.			
			Contingent				
	Oklahor	na City OK 73118 State ZIP Code	Unliquidated				
	City Who ow	es the debt? Check one.	Disputed				
	✓ Deb	tor 1 only	Nature of lien. Check all	that apply.			
		tor 2 only	An agreement you m car loan)	ade (such as mortgage or secured			
		tor 1 and Debtor 2 only east one of the debtors	Statutory lien (such a	s tax lien, mechanic's lien)			
		another	Judgment lien from a	a lawsuit			
		ck if this claim relates community debt	Other (including a rigl	nt to offset)			
	Date de incurred	bt was <u>9/2020</u>	Last 4 digits of account	number1001			
2.2	Westlake Creditor's	Financial Svc	Describe the property t	hat secures the claim:	\$14,265.00	\$14,688.00	\$0.00
	4751 W	ILSHIRE BLVD	2017 Chevrolet Equinox	About all the store in the store in			
	Numb	er Street	Contingent	the claim is: Check all that apply.			
	LOS AN	GELES CA 90010	Unliquidated				
	City	State ZIP Code	Disputed				
		es the debt? Check one. tor 1 only	Nature of lien. Check all	that apply			
		tor 2 only	_	ade (such as mortgage or secured			
		tor 1 and Debtor 2 only	car loan)	, , , ,			
	✓ At le	east one of the debtors another	Statutory lien (such a Judgment lien from a	s tax lien, mechanic's lien)			
		ck if this claim relates	Other (including a right				
	Date de		Last 4 digits of account				
	incurred				L #00.054.00		
		Aud the dollar value of y	our entries in Column A o	on this page. Write that number	\$29,354.00		

Fill in	this infor	mation to identify your ca	ase:						
Debto	or 1	Danielle	Brooke		Richardson				
Debto	or 2	First Name	Middle Name		Last Name				
	e, if filing)	First Name	Middle Name		Last Name				
United	d States E	Bankruptcy Court for the:	Northern		District of Georgia				
Case (If know	number /n)				(State)				
Offic	cial F	orm 106E/F					Chec	k if this is an	amended filing
Scl	hedu	ule E/F: Cre	ditors Who	o H	lave Unsecur	ed Claims	;		12/1
other programmer form 1 claims the en known	party to a 106A/B) a that are tries in to). 1: List	any executory contracts and on Schedule G: Exe e listed in Schedule D: C the boxes on the left. At All of Your PRIORITY reditors have priority un	s or unexpired leases to cutory Contracts and leases the creditors Who Hold Clai tach the Continuation Y Unsecured Claims	that co Unexp ims Se Page	s with PRIORITY claims and Fould result in a claim. Also list or the could result in a claim. Also list or the coured by Property. If more set to this page. On the top of a set of the coured by Property.	st executory contract 16G). Do not include space is needed, cop	ts on <i>Schedu</i> any creditors y the Part you	le A/B: Prop with partia u need, fill i	perty (Official ally secured t out, number
	✓ No. (✓ Yes.	Go to Part 2.							
2. L	List all of isted, idea As much Continuat	ntify what type of claim it i as possible, list the claims tion Page of Part 1. If more	is. If a claim has both pri s in alphabetical order acc e than one creditor holds	riority a cording s a par	re than one priority unsecured c and nonpriority amounts, list that ng to the creditor's name. If you articular claim, list the other credi this form in the instruction boo	at claim here and show have more than two p tors in Part 3.	both priority	and nonprio	rity amounts.
,						,	Total claim	Priority amount	Nonpriority amount
2.1	Georgia	Department Of Revenue			st 4 digits of account number		\$0.00	\$0.00	\$0.00
	Atlanta City Who inc	Creditor's Name entury Blvd NE Ste 9100, Street Georgia State curred the debt? Check of	30345 Zip Code	_	nen was the debt incurred? of the date you file, the claim oly. Contingent Unliquidated Disputed	n/a n is: Check all that			
	Deb	otor 2 only		Тур	pe of PRIORITY unsecured cla	aim:			
	Deb	otor 1 and Debtor 2 only			Domestic support obligations				
	At le	east one of the debtors an	id another	✓	Taxes and certain other debts government	you owe the			
	Che	eck if this claim relates	to a community debt		Claims for death or personal ir intoxicated	njury while you were			
	Is the c ✓ No Yes	laim subject to offset?			Other. Specify				
2.2		Revenue Service		- Las	st 4 digits of account number		\$17,100.00	\$17,100.0	0 \$0.00
	Priority C	Creditor's Name x 7346		Who	nen was the debt incurred?	n/a			
	Number	Street		As o	of the date you file, the clain	n is: Check all that			
	Deb Deb Deb At le	State curred the debt? Check of otor 1 only otor 2 only otor 1 and Debtor 2 only east one of the debtors an eck if this claim relates laim subject to offset?	Zip Code one. ad another	- 📙	Contingent Unliquidated Disputed De of PRIORITY unsecured cla Domestic support obligations Taxes and certain other debts government Claims for death or personal ir intoxicated Other. Specify	you owe the njury while you were			

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 34 of 78

Debto	or 1	Danielle	Brooke	Richardson	Case number (if known)			
			Middle Name	Last Name				
Part 2: List All of Your NONPRIORITY Unsecured Claims								
[)o a	any creditors have nonpriority u No. You have nothing to report Yes.	_	-	court with your other schedules.			
u If	unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2.							
						Total claim		
4.1	No	cima Credit Fka Simpl onpriority Creditor's Name 3907 MINUTEMAN DR			Last 4 digits of account number 8343 When was the debt incurred? 4/2020	\$0.00		
	_	umber Street			As of the date very file the claim in Check all that apply			
		The incurred the debt? Check on Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this claim relates to the claim subject to offset?	another	 	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 012 Lease			
	Ļ							
4.2	No W	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this claim relates to the claim subject to offset?	Zip Code ne. another		As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	\$52.00		
4.3	No 45 Nu De Oi Ci W	apital One Auto Finan conpriority Creditor's Name 515 N Santa Fe Ave umber Street ept. Aps klahoma City Oklahor ity State Tho incurred the debt? Check on Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this claim relates to the claim subject to offset? No Yes	Zip Code ne. another		As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 076 Automobile	\$12,685.00		

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 35 of 78

Debtor 1 Danielle Brooke Richardson Case number (if known)
First Name Middle Name Last Name

1	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim		
.4	Capital One Bank	— Last 4 digits of account number	\$1,500.00		
	Nonpriority Creditor's Name P.O. Box 6492	When was the debt incurred?n/a			
1	Number Street	As of the date you file, the claim is: Check all that apply.			
_		Contingent			
,	2 10:	Unliquidated			
_	Carol Stream Illinois 60197 City State Zip Code	Disputed			
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:			
- L	Debtor 2 only	Student loans			
[Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
Ī	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts			
	Check if this claim relates to a community debt	Other. Specify Debt			
	s the claim subject to offset? No Yes				
	Capital One Bank Usa N	Last 4 digits of account number 9092	\$688.00		
<u>F</u>	Nonpriority Creditor's Name P.O. Box 85520	When was the debt incurred? 11/2018			
N	Number Street	As of the date you file, the claim is: Check all that apply.			
-		Contingent			
_	Richmond Virginia 23285	— Unliquidated			
	City State Zip Code Who incurred the debt? Check one.	Disputed			
İ	Debtor 1 only				
Ì	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
_ L	Debtor 1 and Debtor 2 only	Student loans			
Ļ	_	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
L	At least one of the debtors and another Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
i i	s the claim subject to offset?	Other. Specify CreditCard			
Į.	√ No				
Ī	Yes				
	Comenitybank/Victoria	— Last 4 digits of account number 6863	\$176.00		
	Nonpriority Creditor's Name P.O. Box 182789	When was the debt incurred? 7/2018			
١	Number Street	As af the date were file the plains in Observal the translet			
_		As of the date you file, the claim is: Check all that apply. Contingent			
(Columbus Ohio 43218				
C	City State Zip Code	Unliquidated			
V	Who incurred the debt? Check one. Debtor 1 only	Disputed			
L	<u> </u>	Type of NONPRIORITY unsecured claim:			
L	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or			
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar			
	Check if this claim relates to a community debt	debts			
l: 	s the claim subject to offset? ✓ No	Other. Specify CreditCard			
L	≚ ''`				

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 36 of 78

Debtor 1 Danielle Brooke Richardson Case number (if known)
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
After listing any entries on this page, number them beginning v	vith 4.5, followed by 4.6, and so forth.	Total claim			
Commonwealth Financial Nonpriority Creditor's Name 245 Main St Number Street	Last 4 digits of account number 20N1 When was the debt incurred? 4/2021	\$995.00			
Scranton Pennsylvania 18519 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL				
✓ No ☐ Yes	Other. Specify PAYMENT DATA				
Convergent Outsourcing Nonpriority Creditor's Name P.O. Box 9004 Number Street Renton Washington 98057 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number 0502 When was the debt incurred? 7/2021 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: Other. Specify	\$424.00			
Creditonebnk Nonpriority Creditor's Name P.O. Box 98872 Number Street Las Vegas Nevada 89193 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No	— Last 4 digits of account number 4102 When was the debt incurred? 1/2019 As of the date you file, the claim is: Check all that apply. □ Contingent □ Unliquidated □ Disputed Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts □ Other. Specify CreditCard	\$400.00			
	After listing any entries on this page, number them beginning of Commonwealth Financial Nonpriority Creditor's Name 245 Main St Number Street Scranton Pennsylvania 18519 State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes Convergent Outsourcing Nonpriority Creditor's Name P.O. Box 98004 Number Street Renton Washington 98057 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes Creditonebnk Nonpriority Creditor's Name P.O. Box 98872 Number Street Las Vegas Nevada 89193 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 1 only Debtor 2 only At least one of the debtors and another Creditonebnk Nonpriority Creditor's Name P.O. Box 98872 Number Street Las Vegas Nevada 89193 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Check if this claim relates to a community debt Is the claim subject to offset? Check if this claim relates to a community debt Is the claim subject to offset?	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Commonwealth Financial			

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 37 of 78

Debtor 1 Danielle Brooke Richardson Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Dept Of Education/Neln \$50,154.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8/2021 121 S 13th St Street Number As of the date you file, the claim is: Check all that apply. Contingent 68508 Lincoln Nebraska Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.11 Dept Of Education/Neln \$25,307.00 8931 Last 4 digits of account number Nonpriority Creditor's Name 121 S 13th St When was the debt incurred? 8/2021 Number Street As of the date you file, the claim is: Check all that apply. Contingent Lincoln Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.12 Dept Of Education/Neln \$0.00 Last 4 digits of account number 1532 Nonpriority Creditor's Name When was the debt incurred? 4/2014 121 S 13th St Number As of the date you file, the claim is: Check all that apply. Contingent 68508 Nebraska Lincoln Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Page 38 of 78 Document

Debtor 1 Danielle Brooke Richardson Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Dept Of Education/Neln \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4/2014 121 S 13th St Street Number As of the date you file, the claim is: Check all that apply. Contingent 68508 Lincoln Nebraska Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.14 Dept Of Education/Neln \$0.00 0436 Last 4 digits of account number Nonpriority Creditor's Name 121 S 13th St When was the debt incurred? 2/2008 Number Street As of the date you file, the claim is: Check all that apply. Contingent Lincoln Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.15 Dept Of Education/Neln \$0.00 Last 4 digits of account number 0536 Nonpriority Creditor's Name When was the debt incurred? 121 S 13th St 8/2008 Number As of the date you file, the claim is: Check all that apply. Contingent 68508 Lincoln Nebraska Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify

◪ No Yes

Is the claim subject to offset?

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 39 of 78

Debtor 1 Danielle Brooke Richardson Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Dept Of Education/Neln \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8/2011 121 S 13th St Street Number As of the date you file, the claim is: Check all that apply. Contingent 68508 Lincoln Nebraska Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.17 Dept Of Education/Neln \$0.00 0736 Last 4 digits of account number Nonpriority Creditor's Name 121 S 13th St When was the debt incurred? 5/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent Lincoln Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.18 Dept Of Education/Neln \$0.00 Last 4 digits of account number 0836 Nonpriority Creditor's Name When was the debt incurred? 121 S 13th St 2/2008 Number As of the date you file, the claim is: Check all that apply. Contingent 68508 Lincoln Nebraska Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 40 of 78

Debtor 1 Danielle Brooke Richardson Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 Dept Of Education/Neln \$0.00 0936 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8/2008 121 S 13th St Street Number As of the date you file, the claim is: Check all that apply. Contingent 68508 Lincoln Nebraska Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.20 Dept Of Education/Neln \$0.00 1036 Last 4 digits of account number Nonpriority Creditor's Name 121 S 13th St When was the debt incurred? 8/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent Lincoln Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes Dept Of Education/Neln 4.21 \$0.00 Last 4 digits of account number 1136 Nonpriority Creditor's Name When was the debt incurred? 121 S 13th St 5/2012 Number As of the date you file, the claim is: Check all that apply. Contingent 68508 Lincoln Nebraska Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

✓ No ✓ Yes

Is the claim subject to offset?

Other. Specify

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 41 of 78

Debtor 1 Danielle Brooke Richardson Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 Dept Of Education/Neln \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2/2013 121 S 13th St Street Number As of the date you file, the claim is: Check all that apply. Contingent 68508 Lincoln Nebraska Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.23 Dept Of Education/Neln \$0.00 0736 Last 4 digits of account number Nonpriority Creditor's Name 121 S 13th St When was the debt incurred? 2/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent Lincoln Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes Dept Of Education/Neln 4.24 \$0.00 Last 4 digits of account number 1432 Nonpriority Creditor's Name When was the debt incurred? 121 S 13th St 10/2013 Number As of the date you file, the claim is: Check all that apply. Contingent 68508 Lincoln Nebraska Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 42 of 78

Debtor 1 Danielle Brooke Richardson Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 Dept Of Education/Neln \$0.00 0132 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1/2015 121 S 13th St Street Number As of the date you file, the claim is: Check all that apply. Contingent 68508 Lincoln Nebraska Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.26 Dept Of Education/Neln \$0.00 1332 Last 4 digits of account number Nonpriority Creditor's Name 121 S 13th St When was the debt incurred? 10/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent Lincoln Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.27 Dept Of Education/Neln \$0.00 Last 4 digits of account number 0229 Nonpriority Creditor's Name When was the debt incurred? 121 S 13th St 10/2015 Number As of the date you file, the claim is: Check all that apply. Contingent 68508 Lincoln Nebraska Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 43 of 78

Debtor 1 Danielle Brooke Richardson Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.28 Dept Of Education/Neln \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11/2015 121 S 13th St Street Number As of the date you file, the claim is: Check all that apply. Contingent 68508 Lincoln Nebraska Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.29 Dept Of Education/Neln \$0.00 Last 4 digits of account number 1831 Nonpriority Creditor's Name 121 S 13th St When was the debt incurred? 8/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent Lincoln Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes Georgia Vascular Institute 4.30 \$2,500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1757 Rock Quarry Rd n/a Number As of the date you file, the claim is: Check all that apply. Suite B Contingent Unliquidated 30281 Stockbridge Georgia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Debt

✓ No Yes

Is the claim subject to offset?

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 44 of 78

Debtor 1 Danielle Brooke Richardson Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.31 Macys/Dsnb \$768.00 6345 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1/2015 9111 Duke Blvd Number Street As of the date you file, the claim is: Check all that apply. Contingent 45040 Mason Ohio Unliquidated State City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ CreditCard Is the claim subject to offset? ◪ **✓** No Yes 4.32 MOKAN FINANCIAL INC \$0.00 0606 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 365 When was the debt incurred? 9/2019 Number Street As of the date you file, the claim is: Check all that apply. Contingent UTICA New York 13503 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ Is the claim subject to offset? InstallmentLoan **✓** No Yes Navient 4.33 \$16,140.00 Last 4 digits of account number 8203 Nonpriority Creditor's Name When was the debt incurred? PO Box 9635 8/2008 Number As of the date you file, the claim is: Check all that apply. Contingent Wilkes Barre Pennsylvania 18773 Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

✓ No ✓ Yes

Is the claim subject to offset?

Other. Specify

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 45 of 78

Debtor 1 Danielle Brooke Richardson Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.34 Navient \$6,002.00 8211 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8/2008 PO Box 9635 Number Street As of the date you file, the claim is: Check all that apply. Contingent 18773 Wilkes Barre Pennsylvania Unliquidated State City 7ip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.35 Onemain \$3,573.00 0883 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7/2021 605 Munn Rd E Number As of the date you file, the claim is: Check all that apply. Contingent Fort Mill South Carolina 29715 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? 042 InstallmentLoan **✓** No Yes Portfolio Recov Assoc \$4<u>51</u>.00 4.36 Last 4 digits of account number 2657 Nonpriority Creditor's Name 120 Corporate Blvd Ste 1 When was the debt incurred? 3/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent 23502 Norfolk Virginia Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 001 UnknownLoanType Is the claim subject to offset?

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 46 of 78

Debtor 1 Danielle Brooke Richardson Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.37 Security Fin \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2/2021 C/O Security Finance Pob 3146 Number Street As of the date you file, the claim is: Check all that apply. Contingent 29304 Spartanburg South Carolina Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify 15 InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.38 Security Fin \$0.00 Last 4 digits of account number Nonpriority Creditor's Name C/O Security Finance Pob 3146 When was the debt incurred? 5/2018 Number Street As of the date you file, the claim is: Check all that apply. Contingent Spartanburg South Carolina 29304 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ Is the claim subject to offset? 9 InstallmentLoan **✓** No Yes 4.39 Security Fin \$0.00 Last 4 digits of account number 8064 Nonpriority Creditor's Name When was the debt incurred? C/O Security Finance Pob 3146 8/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent 29304 South Carolina Spartanburg Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

✓ No ✓ Yes

Is the claim subject to offset?

Other. Specify

9 InstallmentLoan

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 47 of 78

Debtor 1 Danielle Brooke Richardson Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.40 Security Fin \$0.00 0970 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7/2020 C/O Security Finance Pob 3146 Number Street As of the date you file, the claim is: Check all that apply. Contingent 29304 Spartanburg South Carolina Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify 12 InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.41 Security Fin \$0.00 9755 Last 4 digits of account number Nonpriority Creditor's Name C/O Security Finance Pob 3146 When was the debt incurred? 3/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent Spartanburg South Carolina 29304 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ Is the claim subject to offset? 9 InstallmentLoan **✓** No Yes Us Dep Ed 4.42 \$0.00 Last 4 digits of account number 8436 Nonpriority Creditor's Name When was the debt incurred? PO Box 8937 2/2008 Number As of the date you file, the claim is: Check all that apply. Contingent 53708 Wisconsin Madison Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

✓ No ✓ Yes

Is the claim subject to offset?

Other. Specify

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 48 of 78

Debtor 1 Danielle Brooke Richardson Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.43 Us Dep Ed \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8/2008 PO Box 8937 Number Street As of the date you file, the claim is: Check all that apply. Contingent 53708 Madison Wisconsin Unliquidated State City 7ip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.44 Us Dep Ed \$0.00 5136 Last 4 digits of account number Nonpriority Creditor's Name PO Box 8937 When was the debt incurred? 5/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent Madison Wisconsin 53708 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes Us Dep Ed 4.45 \$0.00 Last 4 digits of account number 5036 Nonpriority Creditor's Name When was the debt incurred? PO Box 8937 5/2012 Number As of the date you file, the claim is: Check all that apply. Contingent 53708 Wisconsin Madison Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 49 of 78

Debtor 1 Danielle Brooke Richardson Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.46 Us Dep Ed \$0.00 8736 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2/2008 PO Box 8937 Number Street As of the date you file, the claim is: Check all that apply. Contingent 53708 Madison Wisconsin Unliquidated State City 7ip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.47 Us Dep Ed \$0.00 8636 Last 4 digits of account number Nonpriority Creditor's Name PO Box 8937 When was the debt incurred? 8/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent Madison Wisconsin 53708 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes Us Dep Ed 4.48 \$0.00 Last 4 digits of account number 8536 Nonpriority Creditor's Name When was the debt incurred? PO Box 8937 8/2008 Number As of the date you file, the claim is: Check all that apply. Contingent 53708 Wisconsin Madison Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 50 of 78

Debtor 1 Danielle Brooke Richardson Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.49 Us Dep Ed \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8/2011 PO Box 8937 Street Number As of the date you file, the claim is: Check all that apply. Contingent 53708 Madison Wisconsin Unliquidated State City 7ip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes Wells Fargo 4.50 \$0.00 Last 4 digits of account number 3653 Nonpriority Creditor's Name 80 W Harrison St When was the debt incurred? 5/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60605 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? CreditCard **✓** No Yes 4.51 Wells Fargo Bank \$302.00 Last 4 digits of account number 7246 Nonpriority Creditor's Name When was the debt incurred? P.O. BOX 10438 10/2017 Number As of the date you file, the claim is: Check all that apply. Contingent 50306 Des Moines lowa Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify CreditCard Is the claim subject to offset?

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 51 of 78

Debtor 1 Danielle Brooke Richardson Case number (if known)
First Name Middle Name Last Name

collection agen	cy is trying to collect cy here. Similarly, it	t from you for a deb you have more than	t you owe to some one creditor for a	one else, list the any of the debts th	ou already listed in Parts 1 or 2. For example, if a original creditor in Parts 1 or 2, then list the last you listed in Parts 1 or 2, list the additional or 2, do not fill out or submit this page.
Internal Revenue	e Service - Atl		— 6 . Est		A O ATAL AND A PART AND A STATE OF A STATE O
Name			On which en	try in Part 1 or Pa	rt 2 did you list the original creditor?
401 W Peachtree	e St. NW, Stop 334-D		Line 2.2	of (Check	✓ Part 1: Creditors with Priority Unsecured Claims
Number Stre	et		<u> </u>	one):	Part 2: Creditors with Nonpriority Unsecured Claims
Atlanta	Georgia	30308	Last 4 digits	of account number	er
City	State	Zip Code			·
	nited States Trustee				A O Alba and Bala Market State Incomplete O
Name			On which en	try in Part 1 or Pa	rt 2 did you list the original creditor?
75 Ted Turner D	or Sw		Line 2.2	of (Check	✓ Part 1: Creditors with Priority Unsecured Claims
Number Stre	et		<u>_</u>	one):	Part 2: Creditors with Nonpriority Unsecured Claims
Atlanta	Georgia	30303	Last 4 digits	of account number	ar .
City	State	Zip Code		or account manner	
Department Of J	Justice, Tax Division				
Name			On which ent	try in Part 1 or Pa	rt 2 did you list the original creditor?
75 Ted Turner D	Prive Sw		Line 2.2	of (Check	✓ Part 1: Creditors with Priority Unsecured Claims
Number Stre	et		<u> </u>	one):	Part 2: Creditors with Nonpriority Unsecured Claims
Atlanta	Georgia	30303	Last 4 digits	of account number	ar .
City	State	Zip Code	Lust 4 digits	or account mamb	
Special Assistant	t U.S. Attorney				
Name			On which en	try in Part 1 or Pa	rt 2 did you list the original creditor?
401 W. Peachtre	ee Street, NW, STOP 1	000-D, Suite 600	Line 2.2	of (Check	Part 1: Creditors with Priority Unsecured Claims
Number Stre	et		_	one):	Part 2: Creditors with Nonpriority Unsecured Claims
Atlanta	Georgia	30308	Last 4 digits	of account number	ar
City	State	Zip Code	Last 4 digits	or account number	
Office Of The At	torney General-Atl				
Name			On which en	try in Part 1 or Pa	rt 2 did you list the original creditor?
40 Capitol Squa	re, SW		Line 2.1	of (Check	Part 1: Creditors with Priority Unsecured Claims
Number Stre				one):	Part 2: Creditors with Nonpriority Unsecured
					Claims
Atlanta	Georgia	30334	Last 4 disits	of account numb	
City	State	Zip Codo	Last 4 digits	of account number	#I

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 52 of 78

Debtor 1 Danielle Brooke Richardson Case number (If known)
First Name Middle Name Last Name

Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
	nmounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	statistical reporting purposes only. 28 U.S.C. §159.
			Total claims
Fotal claims	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government		\$17,100.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$17,100.00
			Total claims
otal claims	6f. Student loans	6f.	\$97,603.00
S 1 a.t 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$24,514.00
	6j. Total. Add lines 6f through 6i.	6j.	\$122,117.00

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 53 of 78

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Danielle	Brooke	Richardson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Georgia
			(State)
Case number (If known)			

Official	Form	106G
----------	------	------

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or compa	any with whom you have	the contract or lease	State what the contract or lease is for
2.1	860 South Apartn Name	nents		Residential Lease, Debtor is Lessee, Yearly Residential Lease
	860 Rock Quarry	Rd,		,
	Number	Street		
	Stockbridge	Georgia	30281	
	City	State	Zip Code	

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 54 of 78

		טט	cument raye	54 OI 76
Fill in this info	ormation to identify you	r case:		
Debtor 1	Danielle	Brooke	Richardson	
20010	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)) First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the	e: Northern	District of Georgia (State)	
Case numbe	er		(Glate)	
(If known)	100			Check if this is an amended filing
Official	I Form 106H	<u> </u> -		
Schedu	ile H: Your Co	debtors		12/15
2. Within Califor	mia, Idaho, Louisiana, Ne No. Go to line 3.	evada, New Mexico, Puerto Rid	co, Texas, Washington, and	,
		ormer spouse, or legal equiv	valent live with you at the	time?
	<u> </u>	nunity state or territory did y	ou live?	Fill in the name and current address of that person.
	Name of your spouse	e, former spouse, or legal equi	valent	
	Number Street			<u> </u>
	City	State	Zip Code	9
again	as a codebtor only if the	nat person is a guarantor or	cosigner. Make sure you	if your spouse is filing with you. List the person shown in line 2 have listed the creditor on Schedule D (Official Form 106D), needule D, Schedule E/F, or Schedule G to fill out Column 2.
Colun	nn 1: Your codebtor			Column 2: The creditor to whom you owe the debt
				Check all schedules that apply:
	rdson, Whittley			Schedule D, line 2.2
Name				<u> </u>

Official Form 106H Schedule H: Your Codebtors page 1

30274

Zip Code

Schedule E/F, line_____

Schedule G, line

269 HWY 138 SW

Georgia

State

Street

Number

Riverdale

City

Fill in this inf	ormation to identify	your case:						
Debtor 1	Danielle	Brooke	Richa	rdsor	1			
	First Name	Middle Name	Last N	lame		- Cho	eck if this is:	
Debtor 2 (Spouse, if filing)	First Name	Mistalia Nisasa	1t N			- -	An amended filing	
(opouse, ii iiiiig)	FIRST Name	Middle Name	Last N	iame			A supplement showing post-p	otition chapter
United States the: Case number	Bankruptcy Court for	Northern	District of G (S	ieorgi State)	a	- "	expenses as of the following d	
(If known)						_	MM / DD / YYYY	
Official I	Form 106I							
Schedul	e I: Your In	come						12/
spouse. If mo number (if kn		l, attach a separate she y question.			_		not include information al ional pages, write your na	-
1. Fill in you	r employment		Debtor 1	l			Debtor 2	
		Employment status	✓ Emplo	Employed			Employed	
If you have more than one job, attach a separate page with information about additional employers.		Occupation	Not E		/ed		Not Employed	
	rt time, seasonal, or	Employer's name	Charter Co	ommı	unications, L	-lc		
•	yed work. n may include student aker, if it applies.	Employer's address		7800 Crescent Executive Dr Number Street			Number Street	
			Charlotte		North Carolina	28217	City State	Zip Code
		How long employed	City 1 week		State	Zip Code		
Part 2: Giv	e Details About N	there? Monthly Income						
spouse unles If you or your	s you are separated.	e more than one employer	•				write \$0 in the space. Include y	
-1	ļ -				For D	ebtor 1	For Debtor 2 or non-filing spouse	
		ary, and commissions (before, calculate what the monthly		2.		\$3,224.13		
	e and list monthly ove	rtime pay.		3.		+ \$0.00		
4 Calculat	re aross income Add I	ine 2 ± line 3		4		\$3.22/13		

Debtor	r 1Danielle First Name		ichardson ast Name	Case numbe	er <i>(if</i>	
	riist name	Mildule Name La	ast Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy	y line 4 here		→ 4.	\$3,224.13		
5. List	all payroll ded					
5a. '	Tax, Medicare,	and Social Security deductions	5a.	\$616.05		
5b.	Mandatory cor	tributions for retirement plans	5b.	\$0.00		
5c. '	Voluntary cont	ributions for retirement plans	5c.	\$0.00		
5d.	Required repay	yments of retirement fund loans	5d.	\$0.00		
5e.	Insurance		5e.	\$123.85		
5f. [Domestic supp	ort obligations	5f.	\$0.00		
5g.	Union dues		5g.	\$0.00		
5h.	Other deduction	ons. Specify:	5h. +	\$0.00	÷	
6. Add +5h.	the payroll ded	ductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6.	\$739.89		
7. Calc	ulate total mo	nthly take-home pay. Subtract line 6 from line	4. 7.	\$2,484.24		
8. List	all other incon	ne regularly received:				
1	business, profe	•				
		ent for each property and business showing ordinary and necessary business expenses, and y net income.	8a.	\$400.00		
8b.	Interest and di	vidends	8b.	\$0.00		
	Family support dependent reg	payments that you, a non-filing spouse, or a ularly receive	ı			
		, spousal support, child support, maintenance, nt, and property settlement.	8c.	\$0.00		
8d.	Unemploymen	t compensation	8d.	\$0.00		
	Social Security		8e.	\$0.00		
 	nclude cash ass cash assistance	ent assistance that you regularly receive istance and the value (if known) of any non- that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es	8f.	\$0.00		
8g.	Pension or ret	rement income	8g.	\$0.00		
8h.	Other monthly	income. Specify:	8h. +	\$0.00	+	
9. Add	all other incor	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	8h. 9.	\$400.00		
		income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing spo	10. ouse	\$2,884.24	+=	\$2,884.24
Inclu frien	ude contribution ds or relatives.	gular contributions to the expenses that you is from an unmarried partner, members of your hamounts already included in lines 2-10 or amounts	nousehold, your	dependents, your room	,	
Spe	cify:				1	1. + \$0.00
		n the last column of line 10 to the amount in n the Summary of Schedules and Statistical Sun				\$2,884.24
						Combined monthly income
13. Do	No.	increase or decrease within the year after y	ou file this forn	1?		
	Yes. Explain:					

Debtor 1 Danielle First Name	Brooke Middle Name		nardson Name		Case number (if known)			
Official Form 106l. Add	ditional page.							
8a.Net income from rental property and from operating a business, profession, or farm								
8a.1 Self-Employed Doordash		Debtor 1	Debtor 2					
Gross receipts (before all dedu	ctions)	\$400.00						
Ordinary and necessary operat	ng expenses	-\$0.00						
Net monthly income from a bu	siness, profession, or farm	\$400.00		Copy here	\$400.00			

Official Form 106I Schedule I: Your Income page 3

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 58 of 78

		Doct	intent Page 30 01 70			
Fill in this infor	mation to identify your c	ase:				
Debtor 1	Danielle	Brooke	Richardson			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	3	
United States D				A supplement sho	owing post	-petition chapter 13
United States B	ankruptcy Court for the:	Northern	District of Georgia (State)	expenses as of th		
Case number (If known)				MM / DD / YYYY		
Official	Form 106J					
Schedule	J: Your Exp	enses				12/15
information. If i	-	attach another sheet to this	are filing together, both are equall s form. On the top of any addition			
1. Is this a join	nt case?					
✓ No. Go	to line 2					
Yes. Do	es Debtor 2 live in a se	parate household?				
	¬ No					
	┛ ■ Yes Debtor 2 must file	e Official Forms 106J-2 Expe	enses for Separate Household of Debi	or 2		
2. Do you have	.	·	noce for coparate freedomera of 200.	U. 2.		
Do not list D		s. Fill out this information for				
Debtor 2.		ch dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	with you	pendent live ?
3. Do your exp						
expenses of than						
yourself and dependents		S				
Part 2: Estir	nate Your Ongoing N	nonthly Expenses				
-	f a date after the bankr		you are using this form as a suppl pplemental Schedule J, check the	•		-
	-	ash government assistance on Schedule I: Your Income	-			Your expenses
	or home ownership exprise r the ground or lot. 4.	penses for your residence. I	nclude first mortgage payments and		4.	\$1,000.00
•	uded in line 4:				4.	
4a. Real es					4a	\$0.00

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 59 of 78

Debtor 1 Danielle Brooke Richardson Case number (if known)
First Name Middle Name Last Name

First Name Middle Name	Last Name		
			Your expenses
5. Additional mortgage payments for your residen	ce, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$0.00
6b. Water, sewer, garbage collection		6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and c	able services	6c.	\$150.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$400.00
8. Childcare and children's education costs		8.	\$0.00
9. Clothing, laundry, and dry cleaning		9.	\$100.00
10. Personal care products and services		10.	\$100.00
11. Medical and dental expenses		11.	\$0.00
12. Transportation. Include gas, maintenance, bus on not include car payments	or train fare.	12.	\$254.00
13. Entertainment, clubs, recreation, newspapers	s, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donation	ons	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay	or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$190.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deducted from your parts.	pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:		10	
17a. Car payments for Vehicle 1		17a	\$450.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
18. Your payments of alimony, maintenance, and your pay on line 5, Schedule I, Your Income (0	•• •	18.	\$0.00
19.Other payments you make to support others w	ho do not live with you.		
Specify:		19.	\$0.00
20.Other real property expenses not included in li	ines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property		20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner's, or renter's insurance		20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.		20d	\$0.00
20e. Homeowner's association or condominium d	lues	20e	\$0.00

Debtor 1 Danie		Brooke	Richardson	Case number (if known)		
First I	Name	Middle Name	Last Name			_
21. Other. Spe	cify: Student Loans				21	\$240.00
22. Calculate	your monthly expenses.					\$2,884.00
22a. Add lii	nes 4 through 21.					\$0.00
22b. Copy	line 22 (monthly expenses	s for Debtor 2), if any	, from Official Form 106J-2			\$2,884.00
22c. Add lii	ne 22a and 22b. The resul	t is your monthly exp	penses.		22.	
23. Calculate	your monthly net incom	e.			·	
23a. Copy	line 12 (your combined m	onthly income) from	Schedule I.		23a	\$2,884.24
23b. Copy	your monthly expenses fro	om line 22 above.			23b	\$2,884.00
23c. Subtra	act your monthly expenses	from your monthly	income.			\$0,24
The re	esult is your monthly net in	ncome.			23c	-
24 Do vou ex	nect an increase or dec	rease in vour exner	nses within the year after y	ou file this form?		
			-			
			loan within the year or do you modification to the terms of y	• •		
mortgage	payment to increase or de	crease because or a	inodilication to the terms of y	our mongage:		
✓ No						
Yes						
_	Explain here:					
	схріані пете.					

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 61 of 78

Fill in this information to identify your case:					
Debtor 1	Danielle	Brooke	Richardson		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Sankruptcy Court for the:	Northern	District of Georgia (State)		
Case number			(Otato)		

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1.	For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.					
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?			
	Creditor's name: Exeter Finance Llc Description of property securing debt: 2017 Dodge Journey	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. ✓ Yes.			
	Creditor's name: Westlake Financial Svc Description of property securing debt: 2017 Chevrolet Equinox	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	✓ No. Yes.			
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.			
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.			

tor	Danielle	Brooke	Richardson	Case number (if
_	First Name	Middle Name	Last Name	known)
:	List Your Unexpire	ed Personal Property Leas	ses	
na	tion below. Do not list		d leases are leases that a	Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
es	scribe your unexpired	personal property leases		Will the lease be assumed?
es	sor's name:			□ No □ Yes
	cription of leased perty:			
es	sor's name:			□ No □ Yes
	cription of leased perty:			_
es	sor's name:			□ No □ Yes
	cription of leased perty:			_
es	sor's name:			□ No □ Yes
	cription of leased perty:			, _
es	sor's name:			□ No □ Yes
	cription of leased perty:			_
es	sor's name:			□ No □ Yes
	cription of leased perty:			_
es	sor's name:			□ No □ Yes
	cription of leased perty:			_
	Sign Below			
	er penalty of perjury, I erty that is subject to		I my intention about any p	property of my estate that secures a debt and any personal
	/s/ Danielle Richardso	on	x _	
Si	gnature of Debtor 1		Sign	nature of Debtor 2
_	ata 11/9/2021		Dat	

MM/DD/YYYY

MM/DD/YYYY

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Georgia

ln re	Danielle Brooke Richardson	Case No.	
	Debtor		(If known)
		Chapter	Chapter 7
	DISCLOSURE OF COMPENSATION	ON OF ATTORNEY FO	R DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I compensation paid to me within one year before the filing of the rendered or to be rendered on behalf of the debtor(s) in content	ne petition in bankruptcy, or agreed to be	e paid to me, for services
	For legal services, I have agreed to accept		\$1,500.00
	Costs Include: \$1,122.00 attorney fees, \$338.00 filing fee, \$20.00 copy	fee, \$10.00 postage fee, \$10.00 credit counse	eling course fee
	Prior to the filing of this statement I have received		\$0.00
	Balance Due		\$1,500.00
2	2. The source of the compensation paid to me was:		
	Debtor Other (speci	fy)	
3	3. The source of the compensation paid to me is:		
	Debtor Other (speci	fy)	
4	I. I have not agreed to share the above-disclosed compensation members and associates of my law firm.	tion with any other person unless they a	ire
	I have agreed to share the above-disclosed compensation members or associates of my law firm. A copy of the agree the people sharing in the compensation, is attached.		
5	5. In return for the above-disclosed fee, I have agreed to render le	egal service for all aspects of the bankrup	otcy case, including:
	 a. Analysis of the debtor's financial situation, and renderi bankruptcy; 	ng advice to the debtor in determining v	vhether to file a petition in
	b. Preparation and filing of any petition, schedules, stater	ments of affairs and plan which may be r	required;
	c. Representation of the debtor at the meeting of creditor	rs and confirmation hearing, and any adj	ourned hearings thereof;
	d. The balance due will be provided for by post-dated che	eck or ACH payments pursuant to a post	-petition contract.
6	6. By agreement with the debtor(s), the above-disclosed fee does	not include the following services:	
	Motion to Sell Property - \$500.00 Application to Employ Professional/Motion to Approve Cor Motion to Incur Debt/Refinance - \$300.00 Motion to Reimpose Stay - \$300.00 Motion to Vacate Dismissal/Reopen Case - \$300.00 plus c Motion to Retain Tax Refund - \$300.00 Stay Violations- \$300/per hour Representing Client in Adversary Proceeding - \$300.00/hr Representing Client in 2004 Examination - \$300.00/hr	ost	

Motion to Extend Time for Reaffirmation - \$300.00

B2030 (Form 2030) (12/15)

CERTIFICATION			
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.			
11/9/2021	/s/ Bobby Shane Palmer		
Date	Signature of Attorney		
	Semrad Law Firm		

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 65 of 78

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Danielle	Brooke	Richardson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Georgia
			(State)
Case number (If known)			

П	Check if this is an
_	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$28,701.00
1c. Copy line 63, Total of all property on Schedule A/B	\$28,701.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$29,354.00
s. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$17,100.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$122,117.00
Your total liabilities	\$168,571.00
Part 3: Summarize Your Income and Expenses	<u> </u>
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,884.24
5. Schedule J: Your Expenses (Official Form 106J)	ΦΩ 994 OΩ
	\$2,884.00

Del	btor 1 Danielle	Brooke	Richardson	Case number (if known)	
	First Name	Middle Name	Last Name		
Parl	t 4: Answer These Q	uestions for Administrati	ve and Statistical Record	ds	
6.	Are you filing for bankrup	tcy under Chapters 7, 11, or	13?		
	_	to report on this part of the for	m. Check this box and submit	t this form to the court with your other so	hedules.
	Yes.				
7. \	What kind of debt do you	have?			
	Your debts are prima family, or household p	arily consumer debts. Consur urpose. 11 U.S.C. § 101(8). Fi	ner debts are those incurred by	y an individual primarily for a personal, purposes. 28 U.S.C. § 159.	
		rimarily consumer debts. You with your other schedules.	u have nothing to report on thi	is part of the form. Check this box and su	ubmit
		Your Current Monthly Income , Form 122B Line 11; OR , For		thly income from Official	\$3,782.12
9.	Copy the following spec	cial categories of claims fror	n Part 4, line 6 of Schedule	E/F:	
	From Part 4 on Schedu	le E/F, copy the following:		Total claim	
	9a. Domestic support ob	ligations (Copy line 6a.)		\$0.00	
	9b. Taxes and certain oth	er debts you owe the governm	ent. (Copy line 6b.)	\$17,100.00	
	9c. Claims for death or p	ersonal injury while you were in	toxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy	line 6f.)		\$97,603.00	
	9e. Obligations arising out of a separation agreement or divorce that you did not report as		t as \$0.00		
	priority claims. (Copy line	· .	similar debta (Copy line 6h.)	\$0.00	
	91. Debts to pension or p	rofit-sharing plans, and other s	similar debts. (Copy line 6n.)		
	9g. Total. Add lines 9a tl	nrough 9f.		\$114,703.00	

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 67 of 78

Fill in this information to identify your case:					
Debtor 1	Danielle	Brooke	Richardson		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Sankruptcy Court for the:	Northern	District of Georgia		
			(State)		
Case number (If known)	_				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below				
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?				
	✓ No				
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and			
×	/s/ Danielle Richardson	×			
	Signature of Debtor 1	Signature of Debtor 2			
	Date 11/9/2021 MM/DD/YYYY	Date MM/DD/YYYY			

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 68 of 78

UNITED STATES BANKRUPTCY COURT

Northern District of Georgia

In re:	Richardson, Danielle Brooke	Case No.		
	Debtor(s)			
		Chapter.	Chapter7	
	VERIFICATI	ON OF CREDITOR MAT	ΓRIX	
Th knowledge	ne above named Debtors hereby verify that a.	the attached list of creditors is to	rue and correct to the best of their	
Date:	11/9/2021	/s/ Richardson, Richardson, Da Signature of De		

Dept Of Education/Neln 121 S 13th St Lincoln, NE, 68508

Navient PO Box 9635 Wilkes Barre, PA, 18773

Capital One Auto Finan PO Box 4360 Houston, TX, 77210

Onemain 605 Munn Rd E Fort Mill, SC, 29715

Commonwealth Financial 245 Main St Scranton, PA, 18519

Macys/Dsnb 9111 Duke Blvd Mason, OH, 45040

Capital One Bank Usa N PO Box 85520 Richmond, VA, 23285

Portfolio Recov Assoc POB 41067 Norfolk, VA, 23541

Convergent Outsourcing 800 SW 39TH ST RENTON, WA, 98057

Wells Fargo Bank 6389 Jonesboro Rd Morrow, GA, 30260

Comenitybank/Victoria P.O. Box 182789 Columbus, OH, 43218 Capital Accounts P.O. Box 140065 Nashville, TN, 37214

Security Fin PO Box 1893 Spartanburg, SC, 29304

Us Dep Ed PO Box 8937 Madison, WI, 53708

Acima Credit Fka Simpl 13907 MINUTEMAN DR DRAPER, UT, 84020

MOKAN FINANCIAL INC PO BOX 365 UTICA, NY, 13503

Wells Fargo PO Box 19657 Irvine, CA, 92623

Internal Revenue Service - Atl 401 West Peachtree St NW Room 1665 ATTN: Ella Johnson, M/S 334-D Atlanta, GA, 30308

Office Of The United States Trustee 75 Ted Turner Dr Sw Atlanta, GA, 30303

Department Of Justice, Tax Division 75 Ted Turner Drive Sw Civil Trial Section, Southern Atlanta, GA, 30303

Special Assistant U.S. Attorney 401 W. Peachtree Street, NW, STOP 1000-D, Suite 600 Atlanta, GA, 30308

Office Of The Attorney General-Atl 40 Capitol Square, SW Atlanta, GA, 30334 Exeter Finance Llc 4515 N Santa Fe Ave Dept Aps Oklahoma City, OK, 73118

Westlake Financial Svc 4751 WILSHIRE BLVD LOS ANGELES, CA, 90010

Creditonebnk P.O. Box 98872 Las Vegas, NV, 89193

Internal Revenue Service P.O. Box 7346 Philadelphia, PA, 19101

Georgia Department Of Revenue 1800 Century Blvd NE Ste 9100, c/o J. Houston Atlanta, GA, 30345

Capital One Bank P.O. Box 6492 Carol Stream, IL, 60197

Georgia Vascular Institute 1757 Rock Quarry Rd Suite B Stockbridge, GA, 30281

860 South Apartments 860 Rock Quarry Rd, Stockbridge, GA, 30281

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$78	administrative fee
+	\$15	trustee surcharge
	\$338	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$571	administrative fee
	\$1,738	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	administrative fee
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	administrative fee
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury - either orally or in writing - in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.uscourts.gov/servicesforms/bankruptcy/credit-counseling-and-debtoreducation-courses

In Alabama and North Carolina, go to: http://www.uscourts.gov/servicesforms/bankruptcy/credit-counseling-anddebtor-education-courses

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Fill in this infor	mation to identify your o	202:							
FIII II	mation to identify your c	ase.						only as directed in t	his form and in
Debtor 1	Danielle	Brooke		Richardson		Fo	rm 122A-1Sup	op:	
Dobtor 0	First Name	Middle Name	9	Last Name		V	1. There is no	presumption of abu	se.
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Э	Last Name				ation to determine if a will be made under	
United States E	Bankruptcy Court for the:	Northern	Distr	ict of Georgi	a		Means Test C	Calculation (Official Fo	rm 122A-2).
Case number (If known)				(State)		_ □		Test does not apply ary service but it coul	
							Check if this i	is an amended filing	
Official	Form 122A-	1				_	•		
Chapter	7 Statement of	_ of Your Curr	ent Mo	onthly l	Incon	ne			04/20
needed, attach write your nam consumer debt (Official Form	e and accurate as possin a separate sheet to thing a separate sheet to thing and case number (if kers or because of qualifying 122A-1Supp) with this foculate Your Current I	is form. Include the I nown). If you believe ng military service, c orm.	ine number that you a	to which three exempted	ne addition d from a	onal informati presumption (on applies. Or of abuse beca	n the top of any add	ditional pages, e primarily
1.What is yo	ur marital and filing stat	tus? Check one only.							
☐ Not ma	arried. Fill out Column A,	lines 2-11.							
Marrie	d and your spouse is fili	ng with you. Fill out b	oth Column	s A and B, li	nes 2-11.				
✓ Marrie	d and your spouse is NO	OT filing with you. You	u and your s	pouse are:					
	ring in the same househ	old and are not lega	lly separate	ed. Fill out bo	oth Colum	nns A and B, lir	nes 2-11.		
un 🗀 un	ring separately or are le der penalty of perjury that ouse are living apart for re	you and your spouse	are legally s	eparated und	der nonba	nkruptcy law t	hat applies or th	hat you and your	re
bankru August Fill in th	he average monthly inco ptcy case. 11 U.S.C. § 10 31. If the amount of your e result. Do not include ar from that property in one	01(10A). For example, monthly income varie my income amount mo	if you are fil d during the ere than once	ing on Septe 6 months, a e. For examp	mber 15, add the in le, if both	the 6-month p come for all 6 spouses own	period would be months and div the same renta	e March 1 through vide the total by 6.	
						Column A Debtor 1		Column B Debtor 2 or non-filing spouse	
	s wages, salary, tips, bo	nuses, overtime, and	l commissio	ons		\$3,382.12			
	nd maintenance payme	nts. Do not include pa	yments fron	n a spouse if		\$0.00			
expenses of Include reg household contribution	ts from any source which fyou or your dependen ular contributions from an your dependents, parents as from a spouse only if Coments you listed on line 3	ts, including child su unmarried partner, m s, and roommates. Inc Column B is not filled in	ipport. embers of yo lude regular			\$ <u>0.00</u>			
5. Net incom or farm	e from operating a busi	ness, profession,	Debtor 1	Debtor 2					
Gross recei	pts (before all deductions)		\$400.00						
_	d necessary operating exp		-\$0.00		сору				
Net monthl	y income from a business	s, profession, or farm	\$400.00		here→	\$400.00			
6.Net incom	e from rental and other	real property	Debtor 1	Debtor 2					
Gross recei	pts (before all deductions)		\$0.00						
Ordinary an	d necessary operating exp	oenses	-\$0.00						
Net monthl	y income from rental or ot	ther real property	\$0.00		copy here→	\$0.00			
7. Interest, c	lividends, and royalties					\$0.00			

Debtor 1 Danielle Brooke	Richardson	Case number (if kno	own)	
First Name Middle Name	Last Name	Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
8. Unemployment compensation		\$0.00	non-ning spouse	
Do not enter the amount if you contend that the a under the Social Security Act. Instead, list it here:		φ <u>0.00</u>		
For you	\$0.00			
For your spouse	<u>\$0.00</u>			
9. Pension or retirement income. Do not include a benefit under the Social Security Act. Also, except a do not include any compensation, pension, pay, a the United States Government in connection with injury or disability, or death of a member of the un any retired pay paid under chapter 61 of title 10, the extent that it does not exceed the amount of retire otherwise be entitled if retired under any provision of that title.	as stated in the next sentence, nnuity, or allowance paid by a disability, combat-related formed services. If you received en include that pay only to the dipay to which you would	\$ <u>0.00</u>		
10.Income from all other sources not listed above amount. Do not include any benefits received und payments made under the Federal law relating to to by the President under the National Emergencies A with respect to the coronavirus disease 2019 (COV victim of a war crime, a crime against humanity, or terrorism; or compensation, pension, pay, annuity United States Government in connection with a disability, or death of a member of the uniformed sources on a separate page and put the total below.	er the Social Security Act; ne national emergency declared ct (50 U.S.C. 1601 et seq.) /ID-19); payments received as a international or domestic or allowance paid by the sability, combat-related injury or services. If necessary, list other			
Total amounts from separate pages, if any.		+\$0.00	+	
11. Calculate your total current monthly income each column. Then add the total for Column A to the	<u> </u>	\$ <u>3,782.12</u>	-	= \$3,782.12 Total current
Part 2: Determine Whether the Means Test	: Applies to You			monthly income
12. Calculate your current monthly income for the				
12a. Copy your total current monthly income from	line 11.	Сору	/ line 11 here →	\$3,782.12
Multiply by 12 (the number of months in a y	ear).			X 12
12b. The result is your annual income for this part	,		12b	
13 Calculate the median family income that appli	es to you. Follow these steps:			
Fill in the state in which you live.	Georgia			
Fill in the number of people in your household.	1			
Fill in the median family income for your state and	size of household.		13	\$53,105.00
To find a list of applicable median income amount instructions for this form. This list may also be ava 14. How do the lines compare?				<u> </u>
14a. Line 12b is less than or equal to line 13. Go to Part 3. Do NOT fill out or file Offici		1, There is no presumption o	f abuse.	
14b. Line 12b is more than line 13. On the to Go to Part 3 and fill out Form 122A-2.		resumption of abuse is determ	ined by Form 122A-2.	

Case 21-58384-wlh Doc 1 Filed 11/09/21 Entered 11/09/21 10:55:20 Desc Main Document Page 78 of 78

First Name rt 3: Sign Bel	N				
Sign Rol		Middle Name	Last Name		
Sign bei	ow				
By signing her	I declare under nenalti	of perium that the	e information on this statem	ent and in any attachments is true and correct.	
by signing nere	, i deciale diffee perfaits	y or perjury triat the	e information on this statem	ent and in any attachments is true and confect.	
¥ /a/ Damia	la Diahardaan		~		
	le Richardson		<u> </u>		
/s/ Daniel				nature of Debtor 2	
			Się	,	
	Debtor 1			,	